# EXHIBIT 11

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

June 2, 2020

Bank of America P O Box 982234 El Paso, TX 79998-2234

Re: Account

**-**0792

I am writing another letter because I noticed that I sent the previous package to a Dallas, TX address and not this El Paso, Tx address.

I am enclosing a copy of all previous written communication regarding the balance on this account. They document the various times I have contacted Bank of America in order to have this balance removed from my account.

There is a letter attached dated March 17, 2020 from Bank of America, stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied to my account.

In addition, 2 other Bank of America credit card accounts have been closed because there is a balance on this account. The closure of these accounts is based on false information. I am sure this action will have a negative impact on my credit report, which will harm me financially

I have enclosed a copy of the police report that has been filed showing that a charge of 17,054.68 was fraudulently charged to my credit card.

The inaction of Bank of America to correct this situation has been a great injustice to me and has caused significant grief, pain, and loss to me.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.

**Lewis E Keener** 

A. Signature  X  B. Received by (Printed Name)  M A.Y	C. Date of Delivery
D. Is delivery address different from	n flem 1? Yes
B. Service Type    Adult Signature     Adult Signature     Adult Signature     Adult Signature     Certified Mail Restricted Delivery     Certified Mail Restricted Delivery     Collect on Delivery     Collect on Delivery     Insured Mail     (over \$500)	□ Priority Meil Express® □ Registered Mail™ □ Registered Mail Restricted Delivery □ Return Receipt for Merchandise □ Signature Confirmation □ Signature Confirmation Restricted Delivery
	Service Type Adult Signature Adult Signature Restricted Delivery Certified Mail Restricted Delivery Collect on Delivery Collect on Delivery Restricted Mail Insured Mail Insured Mail Restricted Delivery

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287-3324

May 25, 2020

Bank of America P O Box 851001 Dallas, TX 75285-1001

Re: Account -0792

I am writing you to let you know that a great injustice has been done and has caused grief, pain, and loss to me.

I have enclosed a copy of the letter and attachments sent on January 30, 2020. The documents show the numerous times I have contacted Bank of America to have this matter resolved. In addition to the letter, I have made numerous phone calls to attempt to reach someone who will correct the account and each time I have been promised that the account will be corrected but no action has been taken.

Also enclosed is a letter to me dated March 17, 2020, that states the claim has been resolved in my favor and that the charges and interest and fees will be credited. That credit has not been applied to my account.

I have three accounts with Bank of America. On May 21, 2020, I received two emails telling me that the other two accounts have been closed. It is apparent that these accounts are being closed because of the balance still showing on this account. This is a decision that is unwarranted and I have done nothing to cause the closures.

I have also enclosed a police report that I filed showing the crime that was committed against me by someone charging 17,054.68 to my credit card.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.

Lewis F Keener

#### DALLAS POLICE DEPARTMENT SUMMARY INCIDENT REPORT





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IN	CIDEN	INF	ORMAT	ION	l																
INC	IDENT C	ODE	INCIDEN	T TY	PE			INITIAL X DATE/TIME STARTED D				DA	ATE/TIME ENDED DATE/TIME REPORTED						RTED		
NA-99999999-Z6 CREDIT CARD OR DEBIT CARD			RD	SUPP	_		6:40 AN		11/	17/20	19 06:	:48 A	M	03/10	/2020	02:55 F	PM				
RE	PORT FIL	ED FF	ROM	TRA	CKING	NUMBER		LOCATIO	N OF OC	CURRE	NCE		+				APP	ROVED	BY:		
***				T200	003657			18535 Mi	chaelang	elo Driv	e, Dalla	s, TX	752	37			1219	12/Jaco	/Jacqueline Gardner		
LO	CATION	TYPE		1	THEFT	TYPE		MET	HOD OF	ENTRY	METHO	DD OF	EXI	T	PT OF	ENT	RY	PT OF E	XIT	ENTRY	LOC
ОТ	HER/UN	NOW	N																		
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	TYPE	LAST	NAME			FIRST N	AME	MIDDL	E NAME	DOB		RACE		SE		SEX	DF	RIVER LI	C NO		LIC ST
	v	Keer	ner, SR			Lewis		Edwar	d	***		***				•	***				***
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1			***			***															
١.	EMAIL						RESID	IDENCE ADDRESS				T					HOME	PHON	ΝE		
	keen.d	eak@v	erizon.ne	et			***											***			
	EMPLO	YER	NAME				BUSIN	ESS ADD	DRESS									WORK	(PHOI	ΝE	
							***														
NA	NARRATIVE																				
an		ted th				054.68 d Bank said							s y	ou c	an se	ee I to	old	Bank o	f Ame	erica a	bout it





www.bankofamerica.com

LL 0320 269 630 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 25078 #@01 AB 0.419

իկրինիսիինեիկեր Որերարդիկիրութիլ

March 17, 2020

Account number ending in: 1801

Lewis E Keener Sr:

Good news - your claim has been resolved.

We're happy to let you know a credit(s) has been placed on your account that includes any interest charges and fees that you were charged. You don't have to do anything on your end - you'll see the credit(s) on your monthly statement. We appreciate your patience and are happy we could resolve this for you.

It's important you know that sometimes we receive new information from the merchant that can cause your claim to be reopened. Don't worry, if this happens, we'll let you know and if we need anything additional from you.

Your security is our priority
Together, we can make the strongest possible defense against fraud.
You can take simple steps like using strong, unique passwords for
Online and Mobile Banking, and by confirming the email address and
mobile number we have are up to date. You can also sign up for
customized alerts to let you know when something unusual happens with
your account.

Thank you for being our client.

464 266 021 Z

BANK OF AMERICA

Alaska.

P.O. BOX 15284 WILMINGTON, DE 19850

> **LEWIS E KEENER SR** 18535 MICHAELANGELO DR DALLAS TX 75287-3324

**Customer Service Information:** 

www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mail billing inquiries to: Bank of America P.O. Box 982234 El Paso TX 79998-2234 Mail payment to: Bank of America P.O. Box 851001 Dallas TX 75285-1001

> April 24 - May 23, 2020 Account#

### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$17,800.25 \$0.00 \$0.00 \$39.00 \$216.98
New Balance Total	\$18,056.23
Total Credit Line Total Credit Available Cash Credit Line Portion of Credit Available	\$17,500.00 \$0.00 \$5,400.00
for Cash Statement Closing Date Days in Billing Cycle	\$0.00 05/23/2020 30

#### Payment Information

Minimum Payment

New Balance Total	\$18,056.23
Current Payment Due	\$433.00
Past Due Amount	\$1,545.00
Total Minimum Payment Due	\$1,978.00
Payment Due Date	06/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional You will payoff the charges using disscard balances from on this statement in about And you will end up paying an estimated. totaliof Only the Total 28 years \$37,212.00

If you would like information about credit counseling services, call 866.300.5238.

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**BANK OF AMERICA** P.O. BOX 851001 **DALLAS TX 75285-1001** 

**LEWIS E KEENER SR** 18535 MICHAELANGELO DR DALLAS TX 75287-3324

Account Number: \$18,056.23 New Balance Total **Total Minimum Payment Due** \$1,978.00 Payment Due Date 06/20/2020 Enter payment amount

0792

For change of address/phone number, see reverse side. Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

©792#•

keen.c	deak	@vei	rizon.	net
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From: Sent: Bank of America Alert < customer.assistance.bad@assist.bankofamerica.com>

Thursday, May 21, 2020 3:00 PM

To:

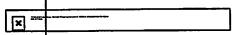
keen.deak@verizon.net

Subject:

Lewis E Keener Sr, Important information about your credit card

#### **ACCOUNT CLOSURE**

Account number ending in 6447



# Unfortunately, we've made the decision to close your credit card account ending in 6447 on 5/21/2020.

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.

Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

Contact Us | Privacy & Security

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A



#### keen.deak@verizon.net

From:

Bank of America Alert < customer.assistance.bac@assist.bankofamerica.com>

Sent:

Thursday, May 21, 2020 3:01 PM

To:

keen.deak@verizon.net

**Subject:** 

Lewis E Keener Sr, Important information about your credit card

#### **ACCOUNT CLOSURE**

Account number ending in 5220

#### RANKOFAMFRICA

# Unfortunately, we've made the decision to close your credit card account ending in 5220 on 5/21/2020.

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.

Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

Contact Us | Privacy & Security

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287

January 30, 2020

Bank of America P O Box 851001 Dallas, TX 75285-1001

Re: Account

-079

I am writing to you regarding a dispute of charges on this account that we have been told is being researched.

Here are the charges in question:

11/17 Slydepay 845.07

11/17 Immo Sarl 4,389.31

11/17 rexinternational.net 5,910.15

11/17 rexinternational.net 5j910.15

These charges total 17,054.68

I have called 3 times about these charges and even though the charges are in research, I would like to send you a written statement for our records.

On the October 23, 2019 statement you can see printed there that the credit limit on this account was \$5,000.00. I did not request a credit increase, but on the November 23, 2019 statement the credit line shows \$17,500.00. Evidently it was changed before these charges were accepted on the account. After the phone calls and the dispute of charges, the credit line was changed again. On the December 23, 2019 statement it shows \$5,400.00.

I was contacted in November, 2019, to verify the charges and immediately dalled and stated these were not my charges.

I looked online to identify the vendors involved. It appears these charges were made for 2 international air flights and an international hotel. I have not traveled by air to an international destination for many years. I am a senior adult on a fixed income. I am a disabled veteran with multiple health issues. I am not able to travel long distances. It is preposterous to think these charges were made by me.

I believe that is was Bank of America's error to accept these charges when they are 12,000 over the credit limit on this account. I think it is harmful to my credit rating to keep these charges on my account.

I would appreciate an update on the research into these charges and I would especially like for you to remove them from my balance as soon as possible. The January 23, 2020, statement shows a payment is due and that the account is past due. I have a very good credit rating and I do not want my credit rating to be adversely affected because of this error. I am innocent of any wrong-doing.

Thank you in advance for a prompt response.

Sincerely,





SS 0127 N 867 954 12 24813 #@01 AB 0.412

LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 amatian R

Customer Service Information: www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mail billing inquiries to: Bank of America P.O. Box 982234 EI Paso TX 79998-2234 Mail payment to: Bank of America P.O. Box 851001

Dallas TX 75285-1001

December 24 - January 23, 2020 Account# 0792

#### **Account Summary**

\$17,054.68
\$0.00
\$0.00
\$28.00
\$0.00
\$17,082.68
\$17,500.00
\$417.32
\$5,400.00
\$417.32
01/23/2020
31

# Payment Information

New Balance Total	\$17,082.68
Current Payment Due	\$198.00
Past Due Amount	\$170.00
Total Minimum Payment Due Payment Due Date	\$368.00 02/20/2020
Payment Due Date	02/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

You will payoff the And you will end up If you make no additional balance shown on this paying an estimated charges using this card and each month you pay tatement in about total of 29 years \$39,129.00 Only the Total Minimum Payment 36 months \$21,708.00 \$603.00 (Savings = \$17,421.00)

If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA P.O. BOX 851001 DALLAS TX 75285-1001

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LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324

0792
\$17,082.68
\$368.00
02/20/2020
8

For change of address/phone number, see reverse side. Make your payment online at www.bankofamerica.com or Mail this coupon along with your check payable to: Bank of America



#### Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
01/20	01/21	Fees LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS PERIOD		0792	28.00	\$28.00
01/23 01/23 01/23 01/23	01/23 01/23 01/23 01/23	Interest Charged INTEREST CHARGED ON PURCHASES INTEREST CHARGED ON BALANCE TRANSFERS INTEREST CHARGED ON DIR DEP&CHK CASHADV INTEREST CHARGED ON BANK CASH ADVANCES TOTAL INTEREST CHARGED FOR THIS PERIOD			0.00 0.00 0.00 0.00	\$0.00
		2020 Totals Year-to-Date				
		Total fees charged in 2020	\$28.00			
		Total interest charged in 2020	\$0.00			

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balai Subji Inter Rate	ect to est		rges by isaction
Purchases	16.24%V				S	0.00	\$	0.00
Balance Transfers	16.24%V				S	0.00	S	0.00
Direct Deposit and Check Cash Advances	21.49%V				\$	0.00	5	0.00
Bank Cash Advances	26.49%V				\$	0.00	5	0.00

APR Type Definitions Daily Interest Rate Type: V~ Variable Rate (rate may vary)

# Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.





www.bankofamerica.com

LL 1212 315 576 LEWIS E KEENER SR 18635 MICHAELANGELO DR DALLAS TX 75287-3324 26475 #@01 AB 0.412

December 10, 2019

Account number ending in: 1801

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

#### What's Next

- Any temporary credits applied to your account will be removed.
  You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.



*Alaska*. Mileage Plan

SS 1227 N 678 698 1

26319 #@01 AB 0.412

**LEWIS E KEENER SR** 18535 MICHAELANGELO DR DALLAS TX 75287-3324 



**Customer Service Information** www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mall billing inquiries to: Bank of America P.O. Box 982234 El Paso TX 79998-2234 Mail payment to: Bank of America P.O. Box 851001

Dallas TX 75285-1001

November 24 - December 23, 2019 Account#

# **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$362.90 -\$362.90 \$17,054.68 \$0.00 \$0.00
New Balance Total	\$17,054.68
Total Credit Line	\$17,500.00
Total Credit Available	\$445.32
Cash Credit Line	\$5,400.00
Portion of Credit Available	
for Cash	\$445.32
Statement Closing Date	12/23/2019
Days in Billing Cycle	30

# Payment Information

New Balance Total	\$17,054.68
Current Payment Due	\$170.00
Total Minimum Payment Due	\$170.00
Payment Due Date	01/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in Interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	29 years	\$39,338.00
\$602.00	36 months	\$21,672.00 (Savings = \$17,666.00)

If you would like information about credit counseling services, call 866,300.5238.

53 0792 **BANK OF AMERICA** 0792 Account Number: P.O. BOX 851001 **DALLAS TX 75285-1001** \$17,054.68 **New Balance Total** - Ոլլլիիա իկիկինչ հետեցիգներին ներագիրվեն առեղ իրկիկի \$170.00 Total Minimum Payment Que Payment Due Date 01/20/2020 Enter payment amount **LEWIS E KEENER SR** s 18535 MICHAELANGELO DR **DALLAS TX 75287-3324** For change of address/phone number, see reverse side. Make your payment online at www.bankofamence.com or

Mail this coupen along with your check payable to: Bank of America

LEWIS E KEENER SR | Account # 0792 | November 24 - December 23, 2019



### Transactions

Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
12/04	12/04	Payments and Other Credits PAYMENT - THANK YOU		9981	0792	-362.90	
	, 2, 3		OTHER CREDITS FOR THIS PERIOD			201.00	-\$362.90
	-	Purchases and Adjustments			1		
11/17	12/10	FRAUD DISPUTE		4000	0792	845.07	
11/17	12/10	FRAUD DISPUTE		0610	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		9605	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		4100	0792	4,389.31	
		TOTAL PURCHASES AND	ADJUSTMENTS FOR THIS PERIOD				\$17,054.68
		Interest Charged					
12/23	12/23	INTEREST CHARGED ON PURCH	ASES			0.00	
12/23	12/23	INTEREST CHARGED ON BALAN	CE TRANSFERS			0.00	
12/23	12/23	INTEREST CHARGED ON DIR DE	P&CHK CASHADV			0.00	
12/23	12/23	INTEREST CHARGED ON BANK	ASH ADVANCES			0.00	
		TOTAL INTEREST CHARG	ED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-L	Datie
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Bala Subj Inter Rate	ect to rest		ges by
Purchases	16.24%V				5	0.00	\$	0.00
Balance Transfers	16.24%V				5	0.00	\$	0.00
Direct Deposit and Check Cash Advances	21.49%V				5	0.00	5	0.00
Bank Cash Advances	26.49%V				\$	0.00	5	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)



**Alaska.** Mileage Plan

88 1127 N 781 801 12 06749 #ad1 AB 0.412



Customer Service Information: www.bankofamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing Inquiries to:
Bank of America
P.O. Box 982234
El Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001

October 24 - November 23, 2019 Account# 0792

# **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$323.44 -\$17.378.12 \$17.417.58 \$0.00 \$0.00
New Balance Total	\$362.90
Total Credit Line	\$ 7,500.00
Total Credit Available	\$17,137.10
Cash Credit Line Portion of Credit Available	\$5,400.00
for Cash	\$5,400.00
Statement Closing Date	1 1/23/2019
Days in Billing Cycle	31

# Payment Information

New Balance Total Current Payment Due			\$362.90 \$25.00
Total Minimum Payment Du Payment Due Date	e		\$25.00 12/20/2019
longer to pay orr	П	4180 2019	e of up to f 29.99%. Minimum e you
if you make no a charges using ti and each month.	П	of America 0792	l end up simated of
Only the Tot AMOUNT Minimum Paym	8	362.90	30
If you would like MEMO 866.300.5238.	<b>φ</b> 4	Alaska Air 0792	es, call
ACCT. P	0	perity Bank	
***********			••••

Transa	ction	S	
Transaction	Posting		
Date	Date	Description	

Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
	7-10-2-2-20-3	Payments and Other Credits			<u> </u>		
11/05	11/05	PAYMENT - THANK YOU		2465	1801	-323.44	
11/17	11/20	FRAUD DISPUTE		9605	0792	-5,910.15	
11/17	11/20	FRAUD DISPUTE		4100	0792	-4.389.31	
11/17	11/20	FRAUD DISPUTE		0610	0792	-5.910.15	
11/17	11/20	FRAUD DISPUTE		4000	0792	-845.07	
		TOTAL PAYMENTS AND	THER CREDITS FOR TH	HIS PERIOD			-\$17,378.12
		Purchases and Adjustments					
11/02	11/04	HEALTHY BACK INSTITUTE BO		7817	1801	49.95	
11/02	11/04		95-7733 CA	5817	1601	25.00	
11/14	11/15	PSV*Oxford Communiqu 877-6	539124 MD	4842	1801	287.95	
11/17	11/19	SLYDEPAY ACCRA 4,620.00 GHS		4000	1801	845.07 -	
11/17	11/19	IMMO SARL DUAGADO 2,596,000 XOF	UGOU	4100	1801	4,389.31	
11/17	11/19	rexinternational.net https://rex 500,000.00 BDT	in .	0510	1801	5,910.15	
11/17	11/19	rexinternational.net https://rex 500.000.00 BDT	n	9605	1801	5,910.15	
		TOTAL PURCHASES AND	ADJUSTMENTS FOR TH	IS PERIOD			\$17,417.58
		Interest Charged			-		
11/23	11/23	INTEREST CHARGED ON PURCHA				0.00	
11/23	11/23	INTEREST CHARGED ON BALANI	E TRANSFERS			0.00	

2019 Totals Year-to-	Dalte
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

# Interest Charge Calculation

11/23

11/23

11/23

11/23

Your Annual Percentage Rate (APR) is the annual interest rate on your account

INTEREST CHARGED ON DIR DEP&CHK CASHADV

INTEREST CHARGED ON BANK CASH ADVANCES

TOTAL INTEREST CHARGED FOR THIS PERIOD

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balai Subje Inter Rate	ect to		ges by saction
Purchases	16.4995V			111	5	0.00	5	0.00
Balance Transfers	16.4995V				5	0.00	5	0.00
Direct Deposit and Check Cash Advances	21.74%V	-			5	0.00	\$	0.00
Bank Cash Advances	26.74%V				\$	0.00	\$	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

0.00

0.00

\$0.00





LL 1130 017 651 LEVIS B REENER GR 18595 MICHAELANGRLO DE DALLAS TX 75287-8824 41506 j#801 AB 0.412

<sup>[6]</sup>[[[[[]]]]]]]]

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

What you can expect

- You'll see the temporary credit on your next statement.
- Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- \* We'll contact you once we've resolved your inquiry.
- \* If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help
We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

792 POTO 1-1 US-EM

#### keen.deak@verizon.net

From: Bank of America <br/>billpay@billpay.bankofamerica.com>

Sent: Monday, February 24, 2020 7:56 PM

To: keen.deak@verizon.net

Subject: You have a new e-Bill from Bank of America Credit Card

Importance: High

# **Bill Pay Alert**

# Bank of America 🔷

You have a new e-Bill from Bank of America Credit Card - Alaska Airlines:

Banket America.

 Due Date:
 03/20/2020

 Minimum Amount Due:
 \$ 674.00

 Amount Due:
 \$ 674.00

 Account Balance:
 \$ 17,276.88

View and Pay This e-Bill

#### Please do not reply to this email.

#### Contact us about this email

If you have any questions, please either call the phone number on your account statement or use the <u>Contact Us</u> page, so we can properly verify your identity.

#### **Email Preferences**

This is a service email from Bank of America. Please note that you may receive service email in accordance with your Bank of America service agreements, whether or not you elect to receive promotional email.

#### **Privacy and Security**

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage customer information, please read our <u>Privacy Policy</u>. You can also learn how Bank of America keeps your <u>personal information secure</u> and how you can help protect yourself.

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